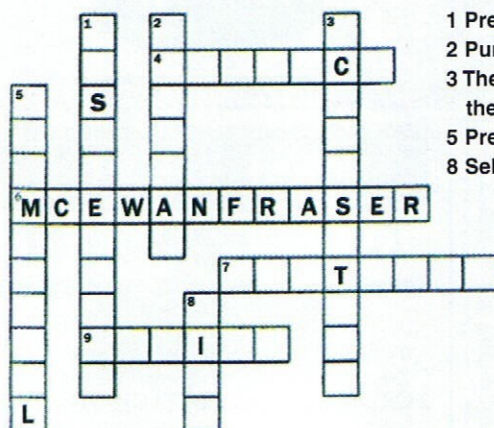


## ACROSS

- 4 Funds needed to acquire property (7)  
 6 Property Investment Specialists (6,6)  
 7 Purchase of investment property (3-2-3)  
 9 Buy-to-let consultancy (6)



## DOWN

- 1 Premises occupied by families (11)  
 2 Purchase before completion (3-4)  
 3 The act of obtaining once you purchase the property (11)  
 5 Premise occupied by companies (10)  
 8 Self Invested Personal Pension (4)



All correct entries will win a free place at our next SIPP seminar, worth £225. Please send entries with your name, address and telephone number to the address below



**E**DINBURGH-based McEwan Fraser was set up to simplify the process of property investment.

Some property investment companies offer properties they have acquired to their clients, bombarding them with e-mails whether the properties are right for the client or not.

McEwan Fraser does things differently. The firm offers specialised advice and a constant flow of 'off-market' properties which investors would have difficulty finding elsewhere. Experienced property consultants discuss individual client's investment objectives and offer targeted advice to narrow down the property investment search.

"There are tremendous opportunities in the Scottish property market just now, so there's no need for investors to look further afield in search of the next hotspots," says managing director Ken McEwan.

"Scottish property prices have risen consistently over the last 30 years and we forecast they will slow down to some extent. However, there will be rises again this year in several key areas and with particular types of property."

Many investors have problems with finding the right properties, raising finance and setting up an effective tax-efficient vehicle to buy properties. Most amateur investors fund properties through 'buy-to-let' finance, where a cash contribution is normally required. But much more favourable funding options are available through commercial finance, where investors can finance properties up to 100 per cent of their value. This is an area where McEwan Fraser has helped a number of clients rapidly grow their portfolios.

McEwan Fraser enables clients to build profitable property portfolios across central Scotland and the Borders. If a client just wants to own the property investments without the day-to-day management concerns, the firm



Ian Watt (right) who heads up McEwan Fraser's commercial property team welcomes Peter Bulstrode as the firm's new commercial consultant, responsible for developing our commercial interests in Fife.

- \* Search & Acquisition
- \* Residential & Commercial "Off Market" Properties
- \* Off-Plan Investments
- \* Buy to Let Consultancy
- \* Investment Finance
- \* Development Funding and Equity Stake Partnerships
- \* Investors Selling Agents
- \* Partnership with Leading SIPP Providers

### Knowledge • Investment • Reward

can offer introductions to highly-respected letting agents.

The company specialises in trading residential and commercial tenanted properties, creating an immediate income stream for their clients. Most of these investment opportunities are sourced off market and at a fixed price - equivalent to or below current market valuations.

This minimises the time and stress involved for clients who

would normally have to go through the process of sourcing investment property themselves. Even very experienced investors and landlords concede that McEwan Fraser's business concept is unique.

Many of McEwan Fraser's clients are exploring the possibility of using personal pensions when creating or expanding their property investment portfolio.

These Self Invested Personal

Pensions (SIPPs) can currently be used to fund the acquisition of commercial property. From April 2006 the rules surrounding SIPP investments will be extended to allow residential property to be included as an investment option. McEwan Fraser has already helped a number of clients purchase commercial property through a SIPP and has formed strategic business partnerships to offer clients a one-stop solution for setting up a SIPP and raising the finance.

McEwan Fraser's clientele ranges from ordinary working people to media and sporting personalities, all eager to become involved in property investment without the normal risks attached.

The company is also attracting the interest of private landlords and institutional investors who see the benefits of dealing with a firm which can organise quick deals, both on the acquisition and disposal of tenanted properties.

"Anyone can make a profit from property in a rising market," says Scott Fraser. "But it takes knowledge and careful research to show profitable returns from property investment when the market turns."

The Clydesdale Bank has provided McEwan Fraser with a sizeable banking facility for future purchases. Keith Mitchell, business banking manager with the Clydesdale, says of founding directors Ken and Scott: "We've been extremely impressed with their knowledge of the property investment market and their vision for the company's future. We have already developed a strong relationship with them."

Scott Brown, a partner in Warner's, one of Edinburgh's leading solicitors and estate agents, says: "McEwan Fraser's clients are in a unique position to benefit from the firm's technical knowledge of the property investment market and their wide range of contacts. Many of our clients have received real financial benefits by working with them."